What is claimed is:

1. A system comprising:

   (a.) an interface to a remote customer terminal;

   (b.) a bank system; and

   (c.) an interface to a check clearing system;

   (d.) wherein the bank system interfaces with the remote customer terminal and the check clearing system to effectuate deposit of third party checks.

2. The system of claim 1, wherein the remote customer terminal is a telephone.

3. The system of claim 1, wherein the remote customer terminal is a facsimile machine.

4. The system of claim 1, wherein the remote customer terminal is a personal computer.

5. The system of claim 1, wherein the remote customer terminal is an automated teller machine.

6. The system of claim 1, wherein the remote customer terminal includes a keypad for data entry.

7. The system of claim 1, wherein the remote customer terminal includes a keyboard for data entry.

8. The system of claim 1, wherein the remote customer terminal includes a microphone for data entry.

9. The system of claim 1, wherein the remote customer terminal includes a magnetic ink character reader for data entry.

10. The system of claim 1, wherein the remote customer terminal includes a digital image scanner for data entry.

11. The system of claim 10, wherein optical character recognition software is used in conjunction with the digital image scanner to convert machine printed characters to electronic text.

5   12. The system of claim 10, wherein intelligent character recognition software is used in conjunction with the digital image scanner to convert handwritten characters to electronic text.

13. The system of claim 1, wherein the remote customer terminal includes a printer for printing receipts or marking checks.

10   14. The system of claim 1, wherein the remote customer terminal includes a vault for storing checks that were electronically deposited.

15. A method for allowing a bank customer to deposit paper checks from a remote location, comprising:

    (a.) receiving a check payable to the bank customer;

15   (b.) remotely logging onto a bank system;

    (c.) entering transaction data to make a deposit; and

    (d.) receiving a result of the transaction.

16. The method of claim 15 wherein the result of the transaction is a credit to the bank customer's account.

20   17. The method of claim 15 wherein the result of the transaction is a provisional credit to the bank customer's account.

18. The method of claim 15 wherein the result of the transaction is denial.

19. The method of claim 15 wherein the result of the transaction includes marking a check to prevent redeposit.

20. The method of claim 15 wherein the result of the transaction includes physical capture of the paper check to prevent redeposit.

21. A method for allowing a bank to process check deposit transactions that are initiated

5   by a bank customer at a remote location, comprising:

(a.) receiving a request for authorization to make a transaction on the bank system;

(b.) authorizing a bank customer as a user on the system;

(c.) receiving transaction data related to the deposit of a check payable to the bank customer, where the payor is someone other than the customer; and

10   (d.) processing the transaction.

22. The method of claim 21 wherein the transaction is processed via electronic funds transfer.

23. The method of claim 21 wherein the transaction is processed via electronic check presentment.

15   24. The method of claim 21 wherein the transaction is processed by printing a reconstructed check, and physically routing the reconstructed check to the paying bank for payment.

25. The method of claim 21 wherein the transaction is processed individually.

26. The method of claim 21 wherein the transaction is processed in batch.

27. The method of claim 24 wherein the reconstructed check is printed from an image of the check that was received by the bank customer.

28. The method of claim 21 wherein transaction processing includes marking the check to prevent redeposit.

29. The method of claim 21 wherein transaction processing includes physical capture of the check to prevent redeposit.